

## WHAT IS CRYPTO CURRENCY?

(<http://www.bitcoin-miners.biz/what-is-crypto-currency/>)



# ELECTRONIC

# MONEY

You should probably read in the media that it is possible to invest in "pseudo" electronic money and that it, like bit coin can pay big. We understand better than many investors are rubbing their hands and the other, others are tempted.

# PHENOMENAL

# AMOUNTS

He courses have continued to fly for bitcoin, for example, November 2, 2017, its course has exceeded \$ 7300. It should be known that since the beginning of the year 2017, its course has made more than 600% compared to its direction of the first of January 2017.



# CENTRAL

# BANKS

We learn that American banks, hedge funds come pouring phenomenal amounts of money into cryptocurrencies. The average investor has outside the bitcoin of a thousand cryptocurrencies (we will return) to try to make a fortune or maybe to diversify its assets in an uncertain environment.

In 10 years, we must recognize that with the rain of liquidity dumped by central banks since the US crisis of "subprime," individuals who have heritage ask questions about the strength of their banks and their assets.

Now, let's not fool ourselves: here we are talking mainly about speculation.

To put it just, courses become stratospheric, and we do not know where this "pseudo" electronic money will go.

It, therefore, becomes very tempting to be attracted by such an increase.

Now, before becoming a speculator or rich, we should understand what we are talking about.



# DEFINITION AND EXPLANATIONS TO UNDERSTAND:



When you initiate a traditional bank transfer to pay for benefits or goods, at least two banks share information about the transaction: the issuing bank, yours, and the receiving bank, that is your provider's bank or supplier to pay.



In the world of cryptocurrency, there is only one bank left. The latter provides both the transmitting and receiving function. Better yet, it also acts as a central bank to issue regular cash.



Unlike a traditional bank, this new form of a bank is decentralized. Decentralized because instead of being managed by humans, it operates under the direction of an open source software present on machines around the world.



In the world of cryptocurrency, a bank does not have safes and even less gold bullion. It merely distributes copies of a register of all transactions. This vital record is what we call "blockchain,"



translated literally into French by the "chain of blocks." This famous blockchain was born from cryptography. It is thus not primarily related to the world of finance although it has become its best-known field of application.






A cryptocurrency is a cryptographic currency present on a network and whose transaction without the intermediary of a bank, but unique peer-to-peer. Cryptography gives cryptocurrency transactions secure and tamper-proof deals.

This cryptography technology operates as a giant book where new pages containing the latest cryptocurrency transaction signs are added at regular intervals. The cryptocurrency



with blockchain technology helps remove the traditional third of confidence and strengthens control in a variety of powers between different actors in it. This writing remains, however, a human work supported by the employees of this new bank. Unlike what can exist in a traditional bank, these employees also known as minors are paid by cryptocurrency created from scratch. This is how a new cryptocurrency is emitted. Note that these minors also receive transaction fees. To return to the work of the minor, the latter sends his block

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## THE DIFFERENT CRYPTO COINS

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The cryptocurrency (<https://cointelegraph.com/bitcoin-for-beginners/what-are-cryptocurrencies>) expression is often associated with bitcoin by the general public, but if it is the first cryptocurrency, it is not the only one that exists to date. Since the creation of the bitcoin in 2009 by the Japanese Satoshi Nakamoto, the virtual currency has been so successful that it has pushed other people to create more and more so that there are currently hundreds of cryptocurrencies.

But as for traditional currencies, only a few are well known. If in the world of cryptocurrency, Bitcoin can take the status of the dollar, the Ether of the euro, while the Yuan Ripple while Bitcoin Cash is similar to the Yen. ([https://en.wikipedia.org/wiki/Japanese\\_yen](https://en.wikipedia.org/wiki/Japanese_yen))

To better understand what these cryptocurrencies represent regarding financial, we will take a look at the site [coinmarketcap.com](https://coinmarketcap.com) (<https://coinmarketcap.com>) dated October 22, 2017. According to data provided by the section, that day, Bitcoin dominates still mainly with 58% nearly \$ 100 billion of market capitalization, while just over 28 billion for Ethereum, just under 8 billion for Ripple and only 3 billion for Litecoin.

Other cryptocurrencies that are currently experiencing a rise are composed of Bitcoin Cash, Dash, NEM, BitConnect, NEO, and Monero.

Let's take a closer look at these ten cryptocurrencies:

### Bitcoin

#### CryptoCurrency Live Trading [Replay]: Bitcoin and Altcoins



Cryptocurrency launched in 2009 mainly characterized by a transfer between persons whose market capitalization is 99.5 billion as of October 22, 2017.

**Ethereum** (<https://coinmarketcap.com/currencies/ethereum/>)

Launched in 2015, Ethereum is an exchange protocol using Ether as a unit of account and payment.

#### Ethereum review, Altcoin, Bitcoin, Ethereum



#### Bitcoin & To



## Ripple

Launched in 2012, Ripple is not only a real gross payment system but also a foreign exchange market in addition to being a network of remittances. As of October 22, 2017, its market capitalization is \$ 7.8 billion.

### Bitcoin Cash (<https://www.bitcoincash.org/>)

Launched in 2017 following a need to increase the block size from 1 MB to 8 MB, Bitcoin Cash had a market capitalization of \$ 5.7 billion as of October 22, 2017.

### litecoin (<https://litecoin.com/>)

Launched three years after Bitcoin, Litecoin offers a similar operation to that of Bitcoin, but under another code. Its market capitalization on October 22, 2017, is 3 billion dollars.

## Dash



Launched in 2014, Dash is a cryptographic alternative to cash promises total anonymity, \$ 2.1 billion in market capitalization as of October 22, 2017.

## NEM

The launch made in 2015, NEM (New Economic Movement) with currency Xem. As of October 22, 2017, its market capitalization is \$ 1.9 billion.

## BitConnect

(<https://coinmarketcap.com/currencies/bitconnect/>)

Launched in late 2016, BitConnect peaks at \$ 1.4 billion in market cap as of October 22, 2017. BitConnect (<https://www.bitconnect.co/>) operates as an open source platform selling, buying and trading bitcoins and bit connect Coins.

## NEO

Launched in 2017, Asian cryptocurrency NEO has already achieved a market capitalization of \$ 1.3 billion as of October 22, 2017.

## Monero



Launched in 2014, Monero wants to be different from other crypto currencies inherited from Bitcoin by its cryptography using signatures in circles. This gives it total anonymity because a user has no knowledge of the content and even less of the transaction history. \$ 1.3 billion market capitalization as at October 22, 2017.

### Where to invest?

Trading platforms that offer to invest in cryptocurrency (<https://www.youtube.com/channel/UCjJ3tdEDmFkz9ZxMbTWzpg>) have more or less the same functionality. Nevertheless, each of them has the specificities that you should consider before investing in bitcoin or other cryptocurrencies (<https://www.youtube.com/user/MrKelley29>)....



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## HERE ARE SOME POINTS THAT SHOULD DICTATE YOUR CHOICE OF PLATFORM:

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### Security And Legislation

A reliable cryptocurrency trading platform must always comply with regulations to combat the financing of illegal activities. Your marketplace must then require you to enter your personal information before you can trade to invest. She will ask you to provide the photograph of your ID. Added to this are other possible verifications. As for the verification period, it can be extended, but also very fast depending on the marketplace chosen.

### Commercial Volume

Quite naturally, the size of exchange makes it possible to measure the degree of confidence traders have in this or that marketplace. This amount of trade can also be closely linked to the number of cryptocurrencies offered. A platform with a high volume of transactions is thus more likely to provide you with a wide choice of assets but








also places you in a more serene and fair exchange environment.

### Investment Costs

When it comes to money, it's always better to spend less. Remember to inquire about the exchange fees. These fees are decreasing depending on the volume invested, ranging from 0.30% to 0.10%. Also remember to inform yourself about the deposit or withdrawal fees in foreign currency: euro, dollar, Swiss franc or other. Do not forget to check the cost of the credit card purchase. It varies enormously from one platform to another and can reach 10%....



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